Certificate Number: 06501-PAE-DE-035932282

Bankruptcy Case Number: 20-11511



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 20, 2021</u>, at <u>4:38</u> o'clock <u>PM CDT</u>, <u>Christian Malone</u> completed a course on personal financial management given <u>by internet</u> by <u>Arbor Investments LTD</u>., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: August 20, 2021 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager